

LAW OFFICES OF
ANH QUOC DUY NGUYEN & ASSOCIATES

Branch Offices:

SAN GABRIEL
1015 E. LAS TUNAS DRIVE
SAN GABRIEL, CA 91776
PHONE: (626) 288-2239

SAN DIEGO
4745 EL CAJON BLVD., SUITE 101
SAN DIEGO, CA 92126
PHONE: (619) 284-0800

15622 BROOKHURST STREET
WESTMINSTER, CALIFORNIA 92683

PHONE: (714) 531-8181
FAX: (714) 531-9397

RESPOND TO:

WESTMINSTER OFFICE

SAN GABRIEL OFFICE

SAN DIEGO

January 26, 2007

Tiara Foster, Claims Representative
Progressive Insurance Company
6131 Orangethorpe Avenue, Suite 300
Buena Park, CA 90620
714.736.6300 general phone
714.736.6321 direct
714.736.6308 fax

Via Certified Mail with Return Receipt
and Fax to: (714)736-6308

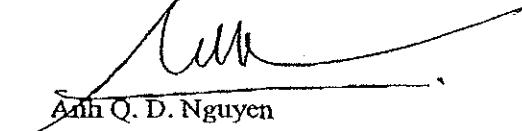
Re: My Client: Bun Bun Tran
Your Insured/Defendant: Leonel Arellano
Date of Accident: November 18, 2006
Your Claim No.: 060409287

Dear Ms. Foster:

Please be advised that I represent Bun Bun Tran, who was seriously injured because of your insured running a stop sign. Thereafter, your insured fled from the scene. He has been arrested and is currently awaiting a criminal hearing in February of this year. My client has been hospitalized at UC San Diego, Floor 8 East, Room 812A, in a comatose condition since November 18, 2006. I understand that you have learned about his condition and the facts behind this accident from Esurance, the auto insurance company of Bun Bun Tran. You therefore know that the medical expenses are approaching \$700,000 and Progressive has insufficient amounts of liability insurance.

My client is represented by his mother/guardian, Le Thi Nguyen. My client is hereby willing to be responsible for any and all medical and other bills so long as Progressive tenders all of its liability limits within 15 days from the date of this letter subject to the further condition precedent of convincing me that there are no other responsible parties, whether insured or not, causing this accident. If I am convinced, I will state as much in a letter. If I am not convinced, I will never state as much in a letter and there will be no settlement. Please also tell me, since it may bear on settlement, whether or not your insured received liquor at a Chili's restaurant shortly before the accident, and if so, which Chili's restaurant. We understand that Chili's was your insured's employer at the time of the accident.

Very truly yours,


Anh Q. D. Nguyen

Claims Office
6131 Orangethorpe Ave. Ste 300
Buena Park, CA 90620
Telephone: 714-736-6300
Facsimile: 714-736-6308

Underwritten by: **Progressive West Insurance Company**
Claim number: 060409287
Date of loss: 11/18/2006
Today's date: 02/02/2007

Sent again on 4-5-07

Law Offices Of Anh Q.D. Nguyen & Assoc
Attn: Anh Nguyen
15622 Brookhurst Street
Westminster, CA 92683

Your Client: Bun Bun Tran

Dear Mr. Nguyen:

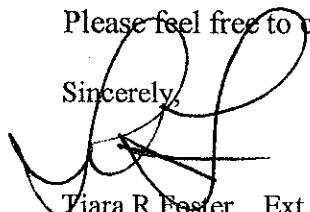
This will confirm our offer of \$15000 to settle your client's claim. Please be advised that this offer represents the policy limit. For your review, we have enclosed a copy of the declaration page.

You requested information regarding our insured's relationship with Chili's Restaurant and if he was served alcohol at this location. Unfortunately, we have not been able to locate our insured; therefore, we do not have a recorded statement from our insured regarding the facts of this loss.

Please convey this offer to your client(s) and advise me of the decision at your earliest convenience.

Please feel free to call with any questions or concerns.

Sincerely,


Tiara R. Foster, Ext.6321
Claims Specialist

tiara_r_foster@progressive.com

TXF/tf